

United States Bankruptcy Court  
Middle District of Florida

In re:  
Julie Brigman  
Debtor

Case No. 13-05079-PMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 113A-3

User: baldws  
Form ID: CFB9I

Page 1 of 3  
Total Noticed: 50

Date Rcvd: Aug 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2013.

db  
23789163 +Julie Brigman, 2781 Treasure Cove Lane, Jacksonville, FL 32224-2823  
ARM, Inc., P.O. Box 129, Thorofare, NJ 08086-0129  
23789164 +Associated Creditors Exchang, P.O. Box 33130, Phoenix, AZ 85067-3130  
23789167 Bank of America Home Loans, P.O. Box 961206, Fort Worth, TX 76161-0206  
23789169 Barclays Bank Delaware, P.O. Box 8828, Wilmington, DE 19899-8828  
23789170 Business Revenue Sys., P.O. Box 13077, Des Moines, IA 50310-0077  
23789175 +Diversified Adjustment Svce, 600 Coon Rapids Blvd, Minneapolis, MN 55433-5549  
23789176 +Dynamic Recovery Solutions, P.O. Box 25759, Greenville, SC 29616-0759  
23789178 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, P.O. Box 630778, Cincinnati, OH 45263)  
23789177 Family Allergy Asthma, 4123 University Blvd., Jacksonville, FL 32221  
23789179 First Federal Credit Control, P.O. Box 20790, Columbus, OH 43220-0790  
23789180 +Florida Anesthesia Associate, c/o Frost Arnett Co., P.O. Box 1022, Wixom, MI 48393-1022  
23789183 +Greenspoon Marder, P.A., 250 Australian Ave. Ste. 700, West Palm Beach, FL 33401-5007  
23789186 Malcolm S. Gerald & Assoc., 323 S. Michigan Ave. Ste. 60, Chicago, IL 60604  
23789187 +Merchants Assn, 134 S Tampa Street, Tampa, FL 33602-5396  
23789189 Palisade Collection, LLC, P.O. Box 12444, Englewood Cliffs, NJ 07632  
23789190 +Phillips & Cohen Associates, 1002 Justison St., Wilmington, DE 19801-5148  
23789191 +Popular Mortgage Servicing, 121 Woodcrest Rd., Cherry Hill, NJ 08003-3620  
23789192 +Receivables Management Servi, 5944 Coral Ridge Rd. Ste.204, Pompano Beach, FL 33076-3300  
23789193 +Robinson Reagan & Young, 105 Broadway, Nashville, TN 37201-2115  
23789194 +Roger K. Gannam, Esquire, 12776 San Jose Blvd., Jacksonville, FL 32223-2661  
23789196 +U.S. Bank National Assn, P.O. Box 108, Saint Louis, MO 63166-0108  
23789206 +United States Attorney, 300 North Hogan St Suite 700, Jacksonville, FL 32202-4204  
23789197 +Universal Financial Serv Inc, 1922 Southampton Rd., Jacksonville, FL 32207-8732  
23789201 +West Asset Management, P.O. Box 1259, Oaks, PA 19456-1259  
23789202 +Zakheim & Associates, 1045 University Drive, Suite 202, Fort Lauderdale, FL 33324-3333  
23789203 +Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: wendell@lclcl.com Aug 23 2013 23:25:05 Wendell Finner, Wendell Finner, PA,  
340 3rd Ave S. Suite A, Jacksonville Beach, FL 32250-6767  
tr +E-mail/Text: COURT@CH13JAXFL.COM Aug 23 2013 23:27:11 Douglas W. Neway, P O Box 4308,  
Jacksonville, FL 32201-4308  
ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Aug 23 2013 23:26:46  
United States Trustee - JAX 13/7, 7, Office of the United States Trustee,  
George C Young Federal Building, 400 West Washington Street, Suite 1100,  
Orlando, FL 32801-2217  
23789162 +EDI: ALLIANCEONE.COM Aug 23 2013 23:14:00 Alliance One, 4850 Street Road Suite 300,  
Trevose, PA 19053-6643  
23789165 E-mail/Text: ALSBankruptcy@aurorabankfsb.com Aug 23 2013 23:27:25 Aurora Loan Services,  
P.O. Box 1706, Scottsbluff, NE 69363-1706  
23789166 +EDI: BANKAMER.COM Aug 23 2013 23:13:00 Bank of America, P.O. Box 1390,  
Norfolk, VA 23501-1390  
23789168 +E-mail/Text: BPCBILLING@BMCJAX.COM Aug 23 2013 23:27:52 Baptist Primary Care,  
P.O. Box 44004, Jacksonville, FL 32231-4004  
23789173 +EDI: CBCSI.COM Aug 23 2013 23:13:00 CBCS, PO Box 69, Columbus, OH 43216-0069  
23789171 +EDI: CAPITALONE.COM Aug 23 2013 23:13:00 Capital One, P.O. Box 85167,  
Richmond, VA 23285-5167  
23789172 +EDI: TSYS2.COM Aug 23 2013 23:13:00 Card Services, P.O. Box 13337,  
Philadelphia, PA 19101-3337  
23789174 +EDI: CHASE.COM Aug 23 2013 23:13:00 Chase Cardmember Services, P.O. Box 15548,  
Wilmington, DE 19886-5548  
23789208 +E-mail/Text: usbc@coj.net Aug 23 2013 23:28:49 City of Jacksonville,  
117 West Duval Street Ste. 480, Jacksonville, FL 32202-5721  
23789204 +E-mail/Text: usbc@coj.net Aug 23 2013 23:28:49 Duval County Tax Collector,  
231 Forsyth St. #130, Jacksonville FL 32202-3380  
23789205 +EDI: FLDEPREV.COM Aug 23 2013 23:18:00 Florida Dept. of Revenue, Bankruptcy Unit,  
P.O. Box 6668, Tallahassee, FL 32314-6668  
23789182 +EDI: RMSC.COM Aug 23 2013 23:18:00 GE Capital Retail Bank, Attn: Bankruptcy Dept.,  
P.O.Box 103106, Roswell, GA 30076-9106  
23789184 +EDI: ICSYSTEM.COM Aug 23 2013 23:13:00 I C System Inc., P.O. Box 64378,  
Saint Paul, MN 55164-0378  
23789185 +EDI: IRS.COM Aug 23 2013 23:13:00 Internal Revenue Service, P.O. Box 105404,  
Atlanta, GA 39901  
23789207 +EDI: IRS.COM Aug 23 2013 23:13:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
23789188 +E-mail/Text: bankruptcydepartment@ncogroup.com Aug 23 2013 23:28:33 NCO,  
P.O. Box 15630 Dept 99, Wilmington, DE 19850-5630  
23789195 +EDI: WTRRNANK.COM Aug 23 2013 23:13:00 Target National Bank, 3901 W. 53rd St,  
Sioux Falls, SD 57106-4216  
23789198 +EDI: AFNIVZWIRE.COM Aug 23 2013 23:13:00 Verizon, PO Box 660108, Dallas, TX 75266-0108  
23789199 +EDI: WACHOVIA.COM Aug 23 2013 23:14:00 Wachovia, P.O. Box 13765, Roanoke, VA 24037

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Page 2 of 3  
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23789200 EDI: WACHOVIA.COM Aug 23 2013 23:14:00 Wachovia Bank, N.A., P.O. Box 45038,  
Jacksonville, FL 32232

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23789181 ###Foster & Garbus, 500 Bi-County Blvd., Farmingdale, NY 11735-3931

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

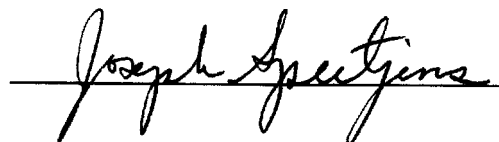
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2013 at the address(es) listed below:

Douglas W. Neway court@ch13jaxfl.com,  
courtdailysummary@ch13jaxfl.com;courtdailybackup@ch13jaxfl.com;mbrown@ch13jaxfl.com  
United States Trustee - JAX 13/7, 7 USTP.Region21.OR.ECF@usdoj.gov  
Wendell Finner on behalf of Debtor Julie Brigman wendell@lccl.com, ecflccl@gmail.com  
TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**  
Middle District of Florida

## Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on August 21, 2013 .  
You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

***Creditors – Do not file this notice with any proof of claim you submit to the court.***  
**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):  
Julie Brigman  
2781 Treasure Cove Lane  
Jacksonville, FL 32224

Case Number:  
3:13-bk-05079-PMG

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-3049

Attorney for Debtor(s) (name and address):  
Wendell Finner  
Wendell Finner, PA  
340 3rd Ave S. Suite A  
Jacksonville Beach, FL 32250-6767  
Telephone number: 904-242-7070

Bankruptcy Trustee (name and address):  
Douglas W. Neway  
P O Box 4308  
Jacksonville, FL 32201  
Telephone number: 904-358-6465

### Meeting of Creditors

Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting.  
You are reminded that Local Rule 5073-1 restricts the entry of cellular telephones and computers into the Courthouse.

Date: **September 30, 2013**

Time: **12:00 PM**

Location: **FIRST FLOOR, 300 North Hogan St. Suite 1-200, Jacksonville, FL 32202**

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

#### Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **December 30, 2013**      For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **180 days from the date of filing**

#### Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to File a Complaint to Challenge Dischargeability of Certain Debts: November 29, 2013**

#### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Filing of Plan, Hearing on Confirmation of Plan

The plan or a summary of the plan will be sent separately. The hearing on confirmation will be held:

Date: **November 5, 2013**, Time: **09:30 AM**, Location: **300 North Hogan Street, 4th Floor – Courtroom 4A, Jacksonville, FL 32202**

1. All exhibits must be pre-marked and listed in accordance with Local Rule 9070-1. 2. The hearing may be continued upon announcement made in open court and appearing on the docket without further written notice. 3. Any party opposing the relief sought at this hearing must appear at the hearing or any objections or defenses may be deemed waived. 4. You are reminded that Local Rule 5072-1(b)(16) requires that all persons appearing in court should ***dress in business attire***. 5. Secured Creditors are advised that the payment amount, frequency of payments and valuation of collateral as described in the debtor(s) plan will become effective with the Confirmation Order unless the affected secured creditor files an objection. Such objection must be filed with the Clerk, U.S. Bankruptcy Court, 300 North Hogan Street Suite 3-350, Jacksonville, Florida, 32202, and will be heard at the Confirmation Hearing.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**  
300 North Hogan Street Suite 3-350  
Jacksonville, FL 32202  
Telephone number: 904-301-6490

**For the Court:**  
Clerk of the Bankruptcy Court:  
Lee Ann Bennett

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: August 22, 2013

# EXPLANATIONS

FORM B9I(12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Attention Mortgage Holders:</b> Attachments to your Proof of Claim may be required by changes to Rule 3001. Forms and attachments are available at ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §727(a)(8) or (a)(9) you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Challenge Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline. Individual debtors in Chapter 13 cases must complete an instructional course in personal financial management in order to receive a discharge under chapter 13. A statement regarding completion of the course must be filed no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge, the debtor must file a motion to reopen, with the appropriate filing fee, in order to file the statement and obtain a discharge of debts.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	
Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.